#### Case 24-30172 Doc 6 Filed 04/28/24 Entered 04/28/24 23:25:48 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court District of North Dakota

Case No. 24-30172-skh In re: Heather Hohanshelt Chapter 7

Debtor

## **CERTIFICATE OF NOTICE**

User: admin District/off: 0868-3 Page 1 of 2 Date Rcvd: Apr 26, 2024 Form ID: 309A Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:

Recip ID db	Recipient Name and Address + Heather Hohanshelt, 1927 Hampton Way, West Fargo, ND 58078-4335
1097502	+ College Ave Student Loans, Carol Stream, IL 60116-0001
1097508	+ Family HealthCare, 301 NP Avenue, Fargo, ND 58102-4835
1097513	+ Midwest Mental Health, 819 30th Ave S Suite 206, Moorhead, MN 56560-5054
1097515	+ ND Dept of Human Services, 600 E. Boulevard Ave Dept. 325, Bismarck, ND 58505-0602

TOTAL: 5

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: mac@mbvesq.com	Date/Time	Recipient Name and Address
aty	•	Apr 26 2024 18:55:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Apr 26 2024 22:52:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1097497	EDI: GMACFS.COM	Apr 26 2024 22:52:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
1097496	EDI: GMACFS.COM	Apr 26 2024 22:52:00	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
1097503	Email/Text: bankruptcy@collegeave.com	Apr 26 2024 18:55:00	College Ave Student Loans, Attn: Bankruptcy, 233 N King St, Ste 400, Wilmington, DE 19801-2521
1097499	EDI: CAPITALONE.COM	Apr 26 2024 22:52:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1097498	EDI: CAPITALONE.COM	Apr 26 2024 22:52:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
1097505	EDI: CITICORP	Apr 26 2024 22:52:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
1097504	EDI: CITICORP	Apr 26 2024 22:52:00	Costco Citi Card, PO Box 6190, Sioux Falls, SD 57117-6190
1097506	EDI: DISCOVER	Apr 26 2024 22:52:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
1097507	EDI: DISCOVER	Apr 26 2024 22:52:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
1097510	EDI: IRS.COM	Apr 26 2024 22:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1097500	EDI: JPMORGANCHASE		1 maderpma, 1 A 17101-7340

# Case 24-30172 Doc 6 Filed 04/28/24 Entered 04/28/24 23:25:48 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0868-3 User: admin Page 2 of 2

Date Rcvd: Apr 26, 2024 Form ID: 309A Total Noticed: 26

	1 /		
		Apr 26 2024 22:52:00	Chase Auto Finance, 700 Kansas Ln, Monroe, LA 71203-4774
1097501	EDI: JPMORGANCHASE	Apr 26 2024 22:52:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
1097511	^ MEBN	Apr 26 2024 18:50:09	Lendingpoint LLC., 1201 Roberts Blvd NW, Kennesaw, GA 30144-3612
1097512	^ MEBN	Apr 26 2024 18:50:10	Lendingpoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd NW, Ste 200, Kennesaw, GA 30144-3612
1097514	Email/Text: EBN@Mohela.com	Apr 26 2024 18:55:00	Mohela/dofed, 633 Spirit Dr, Chesterfield, MO 63005-1243
1097516	+ Email/Text: ecftax@nd.gov	Apr 26 2024 18:55:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1097518	Email/Text: bkrgeneric@penfed.org	Apr 26 2024 18:55:00	Pentagon FCU, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
1097517	Email/Text: bkrgeneric@penfed.org	Apr 26 2024 18:55:00	Pentagon FCU, 1001 N Fairfax St, Alexandria, VA 22314-1797
1097519	Email/Text: Charlotte.Rusch@SanfordHealth.org	Apr 26 2024 18:55:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117

TOTAL: 21

#### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

1097509 ##+ Goldmark Property Management, 1707 Gold Drive South Suite 200, Fargo, ND 58103-6413

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024 Signature: /s/Gustava Winters

# Case 24-30172 Doc 6 Filed 04/28/24 Entered 04/28/24 23:25:48 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:			
Debtor 1:	Heather Hohanshelt	Social Security number or ITIN: xxx-xx-9215	
2 0 2 10 1 11	First Name Middle Name Last Name	EIN:	
Debtor 2: Social Security number (Spouse, if filing) First Name Middle Name Last Name EIN:		Social Security number or ITIN:	
United States Ba	Date case filed for chapter: 7 4/26/24		
Case number:	24–30172		

#### Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Heather Hohanshelt	
2.	All other names used in the last 8 years	fka Heather Mencel, fka Heather Tullar	
3.	Address	1927 Hampton Way West Fargo, ND 58078	
4.	<b>Debtor's attorney</b> Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701–394–3215 Email: mac@mbvesq.com
5.	Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106–9231	Contact phone 701–232–8757 Email: heather@kaler-doeling.com

For more information, see page 2 >

# Case 24-30172 Doc 6 Filed 04/28/24 Entered 04/28/24 23:25:48 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Heather Hohanshelt Case number 24–30172

6.	Bankruptcy clerk's office	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102	Hours open: 8:00am-4:30pm Mon-Fri
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at		Contact phone (701) 297–7100
	https://pacer.uscourts.gov.		Date: 4/26/24
7.	Meeting of creditors	June 7, 2024 at 10:00 AM	Location:
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction.
8.	Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9.	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/6/24
		<ul> <li>You must file a complaint:</li> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6)</li> </ul>	
You must file a motion: • if you assert that the discharge should be denied		You must file a motion: • if you assert that the discharge should be denied under § 7	'27(a)(8) or (9).
		Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
proof of claim now. If it later appears that ass		No property appears to be available to pay creditor	rs. Therefore, please do not file a
		will send you another notice telling you that you ma	ay file a proof of claim and stating the
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a fasking the court to extend the deadlines in this not United States bankruptcy law if you have any ques	ice. Consult an attorney familiar with
12.	Exempt property	The law allows debtors to keep certain property as not be sold and distributed to creditors. Debtors multips://pacer.uscourts.gov. If you believe that the lat the debtors claim, you may file an objection. Treceive the objection by the deadline to object to expense.	ust file a list of property claimed as / clerk's office or online at aw does not authorize an exemption he bankruptcy clerk's office must